

Fig. 1

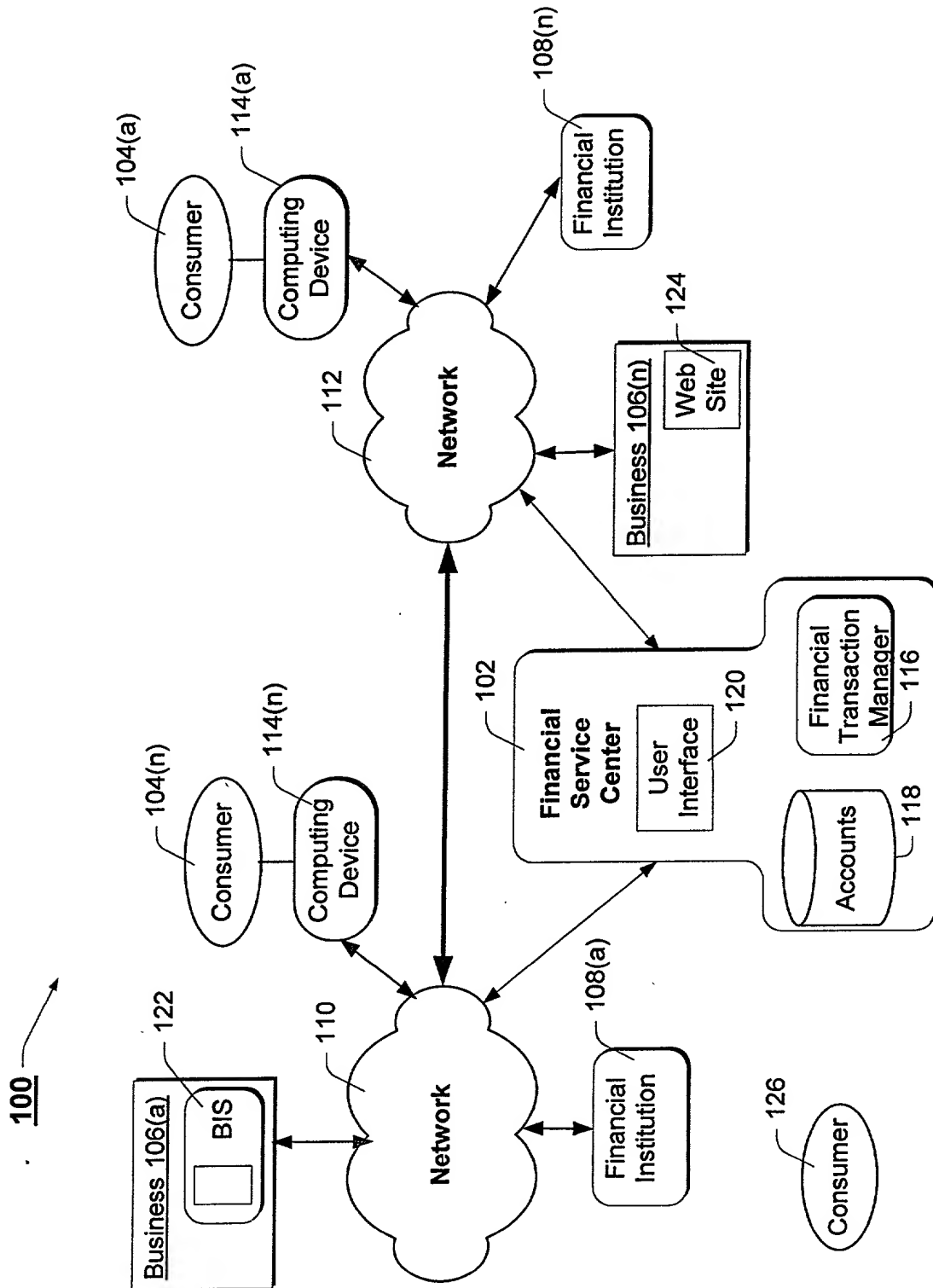


Fig. 2

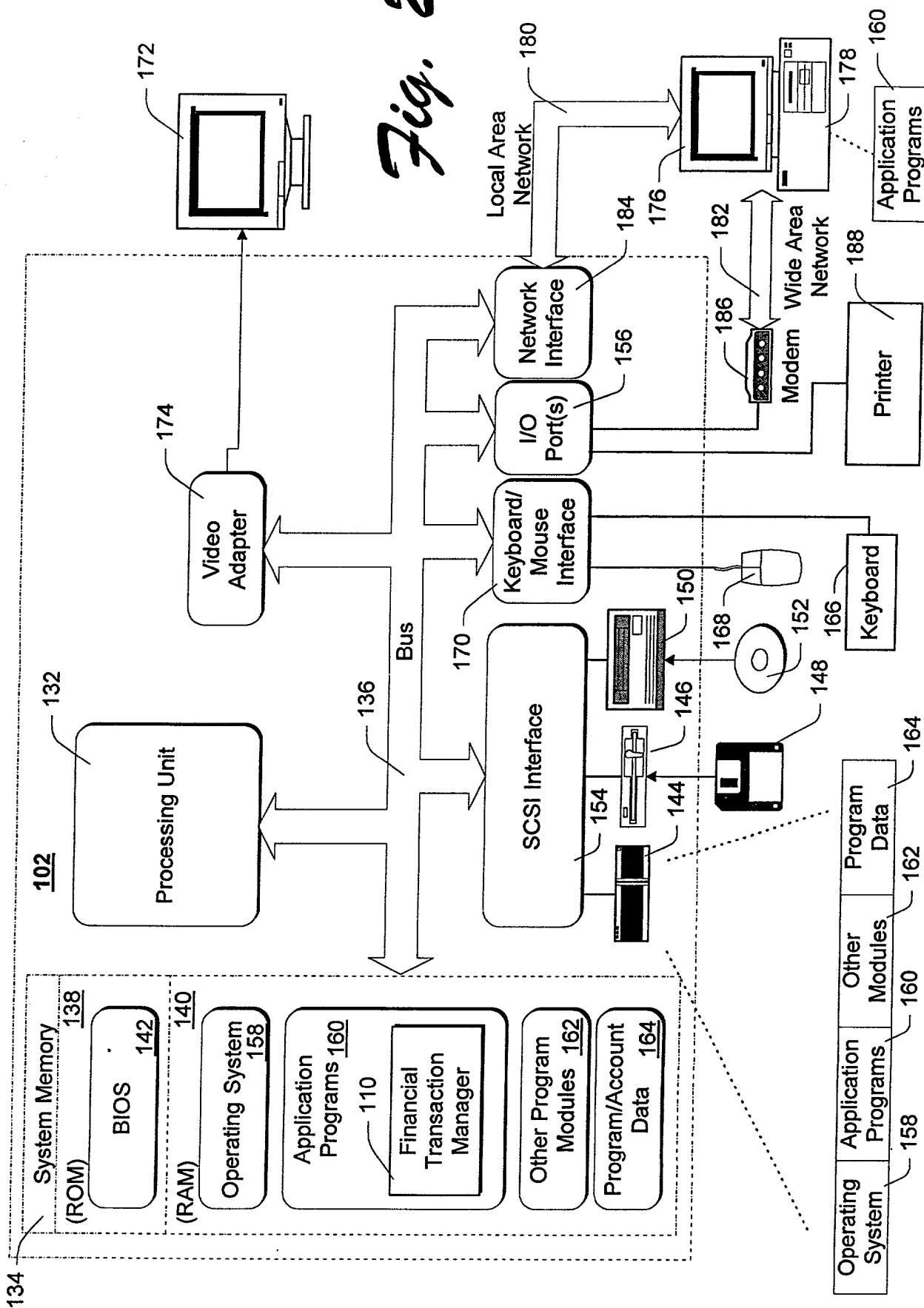


Fig. 3

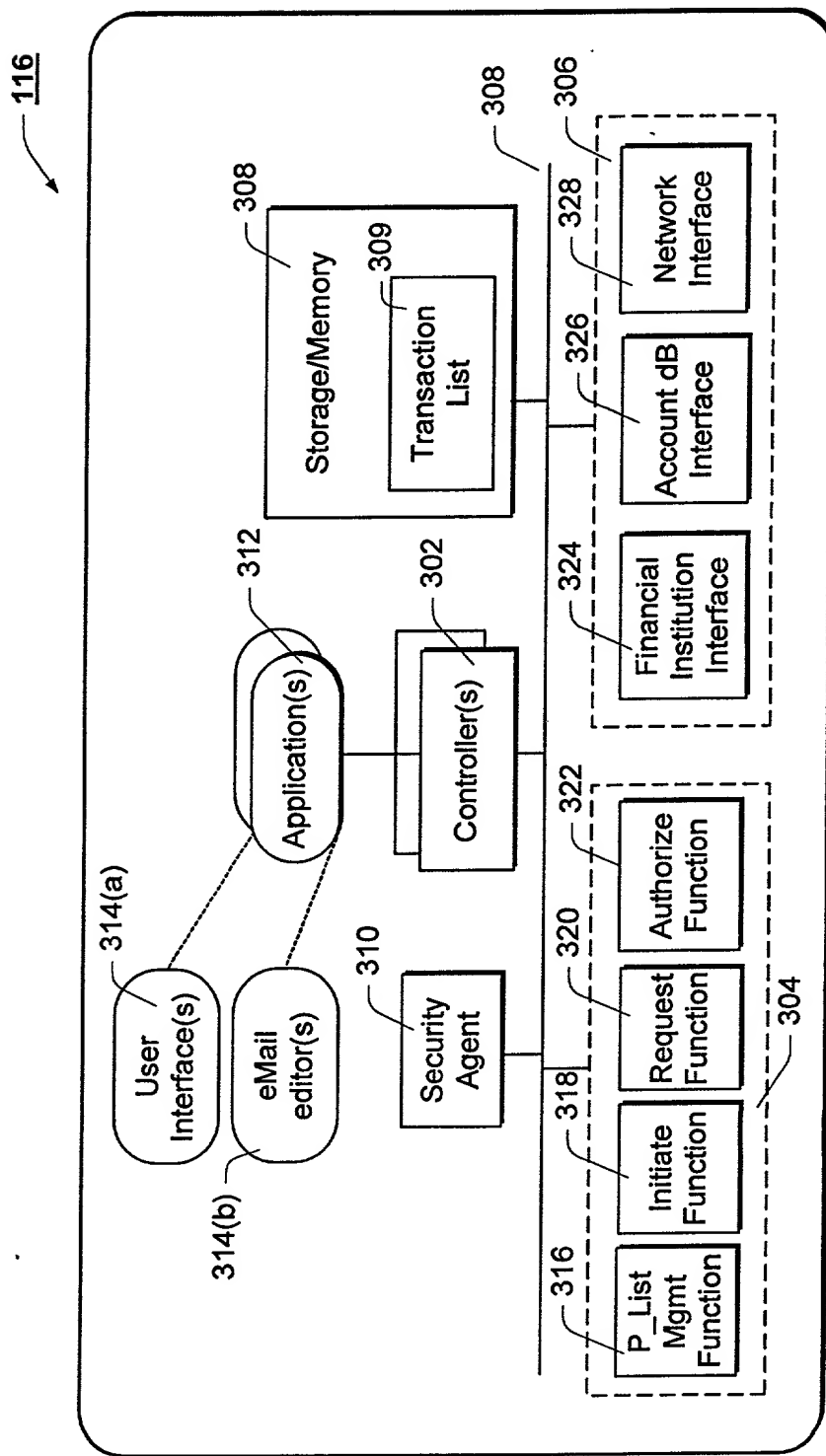


Fig. 4

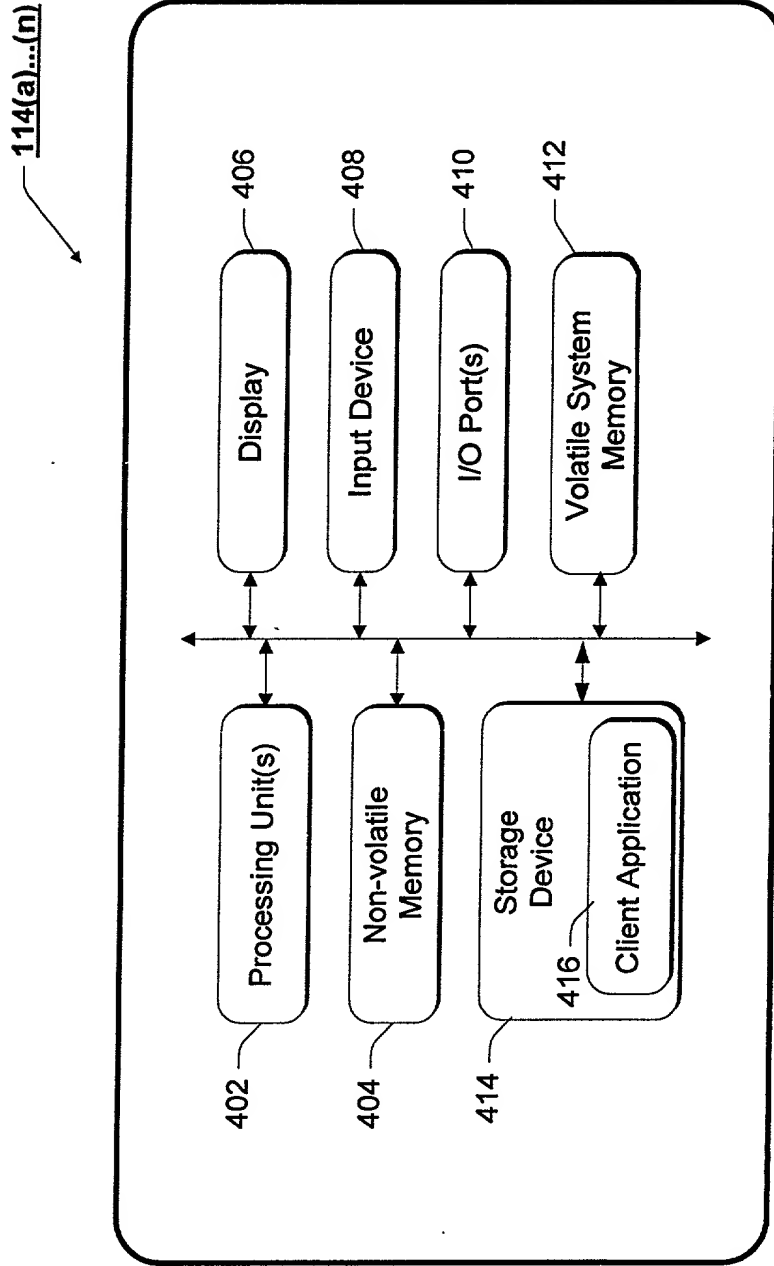


Fig. 5

User_ID	Password	Acct. No.	Acct. No.	P-List	Credit	T_Score
mjsmith@hotmail.com	*****	23241753621	24257680921	<List>	Y	9
gbfavre@nolion.com	****	32371452361	42458670011	<List>	N	3
jlpe@thefunk.com	*****	31736451211	-----	<List>	N	0
516		•				
		•				
		•				
JohnS@msn.net	*****					



FIG. 7  
Fig. 7

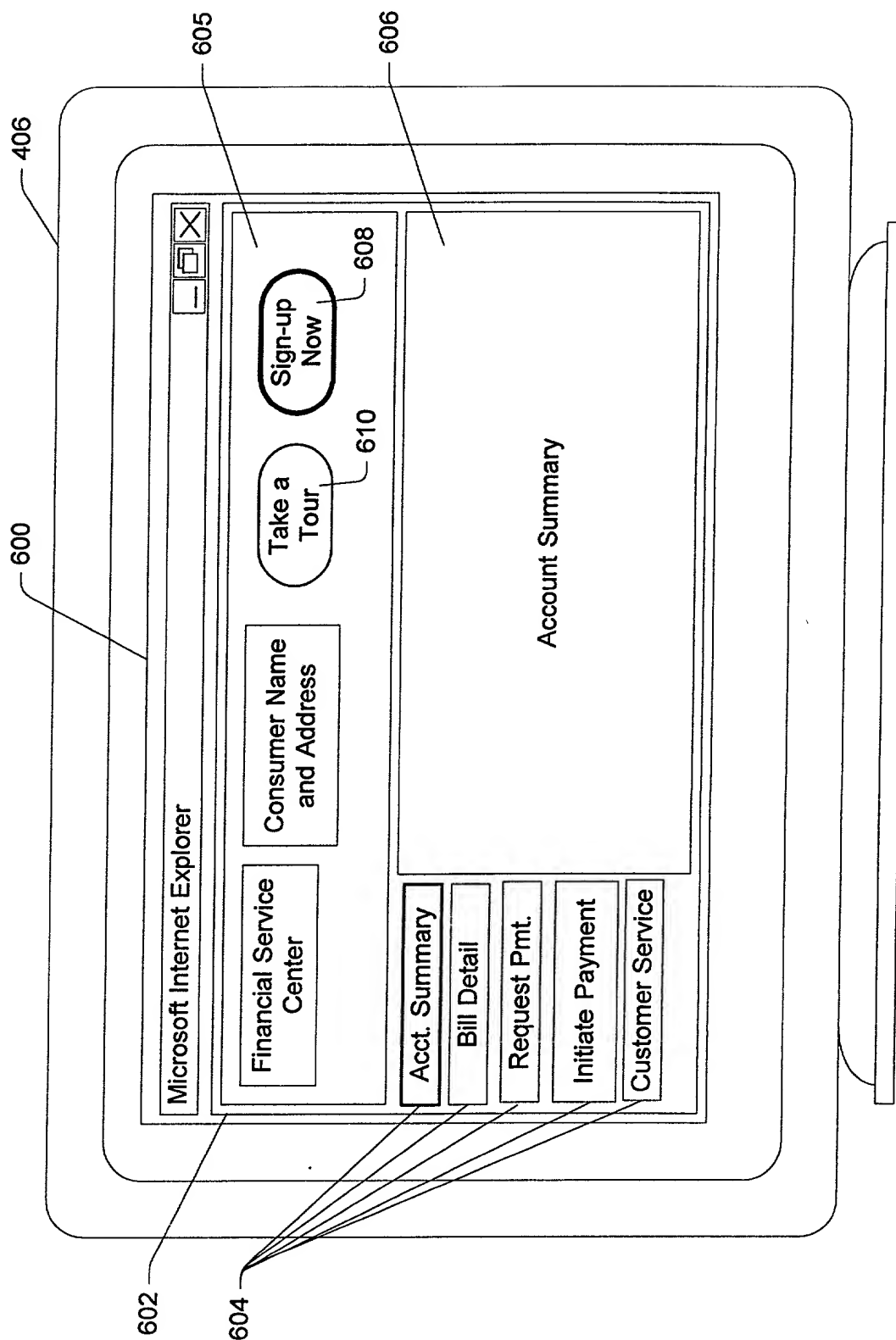


Fig. 8

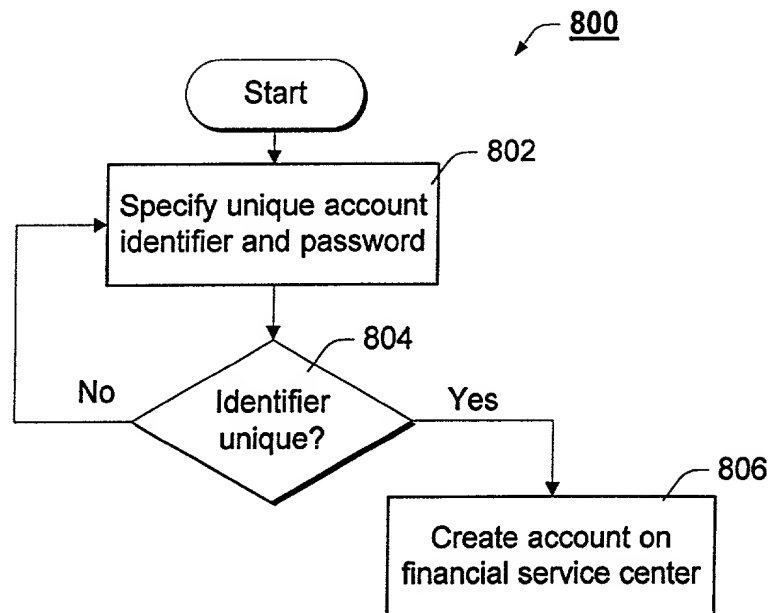


Fig. 9

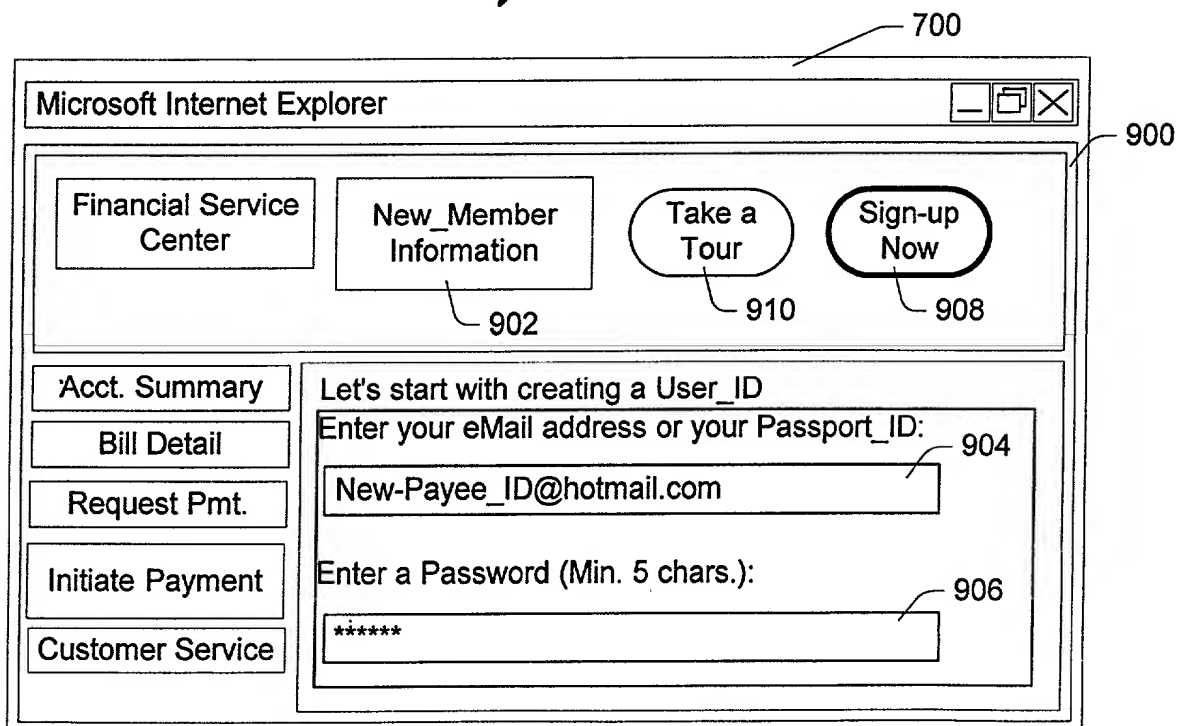




Fig. 10

1000

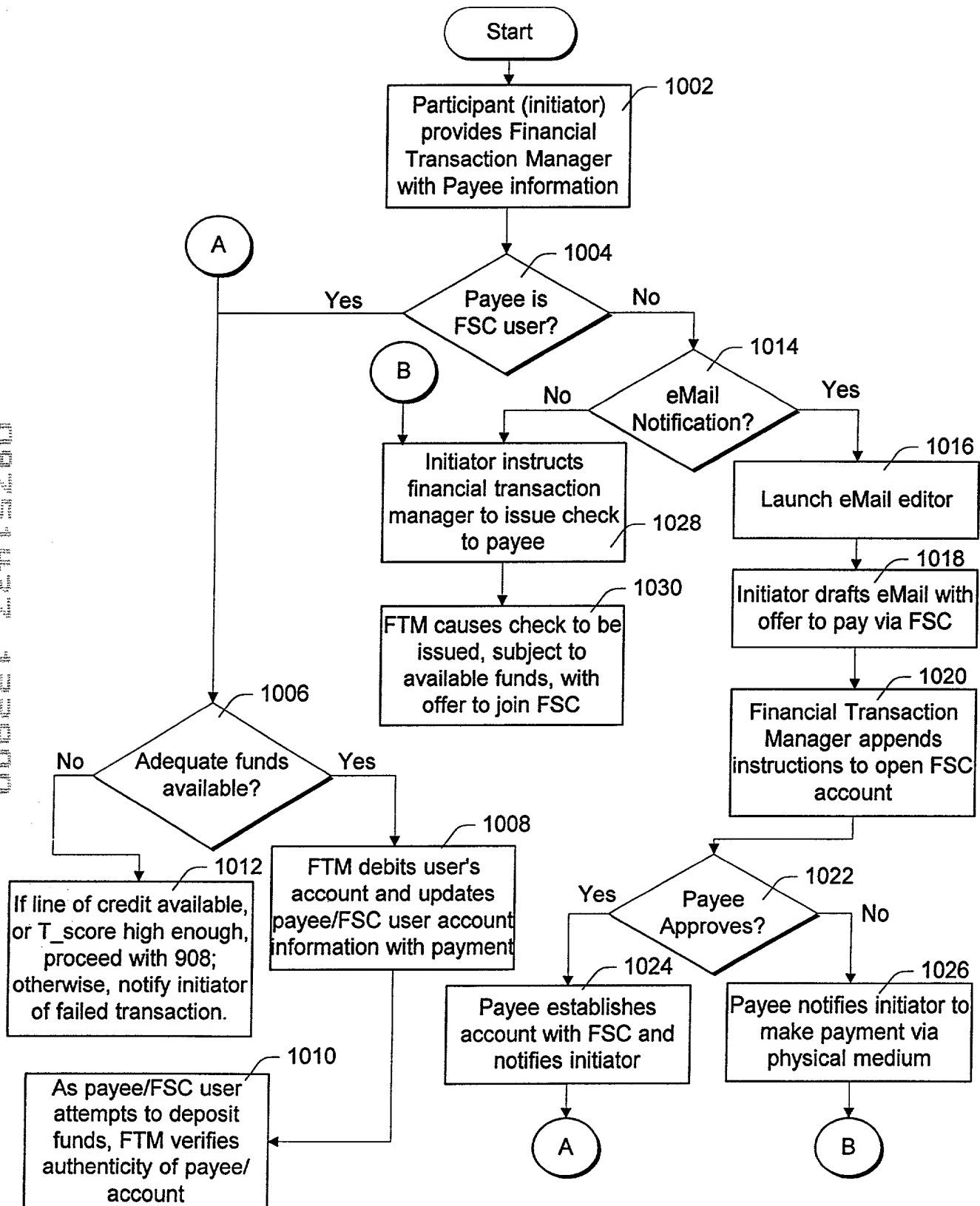


Fig. 17

1700

Microsoft Internet Explorer

Financial Service Center    Consumer Name and Address    Auction\_Site.com Information  
CLICK HERE 1102

Acct. Summary    Trans\_ID

**Bill Detail**

Request Pmt.

Initiate Payment

Customer Service

Amount Due: \$125.00  
Amount Previously Paid: \$51.07  
Due Date: December 1, 1997

1702

Authorize Payment 1704

Fig. 11

1100

Microsoft Internet Explorer

Financial Service Center    Consumer Name and Address 1120    Update User Information 1122

Acct. Summary

Bill Detail

Request Pmt.

**Initiate Payment**

Customer Service

Initiate Payment    Trans\_ID

P\_List 1104    1118

Account Selection 1106

Payment Amount 1108    \$1,000 1110

Issue Payment 1112    New Payee 1114    Cancel 1116

1102

Fig. 12

1200

1202

Back to Payment Center

Notify Payee

How do I...

The person you wish to pay, JohnS@msn.com, is not a TransPoint member. However, you can still pay this person with an electronic check if he registers for a TransPoint account. Electronic payments are deposited directly to the payee's bank account in 3-5 business days.

To help this person learn about TransPoint and register, click on the Send eMail button below after adding a note for this person.

Send Email

1204

Person's email address: Note: Remove spaces from AOL e-mail addresses.

1206

JohnS@msn.com

Your email address:

1208

Kris@msh.com

Type your message here:

1210

Hi John, I'd like to return the 20 bucks you loaned me for lunch yesterday. Instead of mailing you a check, I thought I'd pay you electronically. If you sign up for a TransPoint account, I can send you an eCheck that gets deposited straight into your bank account. Let me know if you prefer this to a regular check. Thanks, Kris

TransPoint's instructions on how to sign up:

Kris XYZ wishes to make an electronic payment to you. To receive this payment, you need to sign up for a free TransPoint account at <http://www.transpoint.com>. TransPoint, a joint venture of Citibank and Microsoft, enables you to send and receive electronic payments for less than the cost of a postage stamp. You can also receive and pay your monthly bills from hundreds of billers using TransPoint. For more information, visit our website and

Cancel

Done

Send email

1212

Clicking on this button will launch user's e-mail client and paste the text from the adjacent fields into a new e-mail message. User has to then send the e-mail to the payee.

MS1-423US

Fig. 13



1306

Fig. 14

1400

1402 Initiator Information 102

Date: \_\_\_\_\_

1404 Pay to the  
Order of: \_\_\_\_\_ Payee Name

1406 One-Hundred and Twenty and No/100 \_\_\_\_\_ Dollars

1408 590900123647586920-0000

*Did you know that you could have received these funds electronically, without having to wait for delivery via the mail system? To participate in the electronic financial revolution, you need to sign up for a free eAccount at <http://www.fsc.com>. The registration process is quick and easy, and we always have service representatives on hand to answer any questions you might have. To encourage your participation, we will credit your account with \$20.00 upon registration. What do you have to lose?*

1410

Fig. 16

1600

Microsoft Internet Explorer

Financial Service Center    Consumer Name and Address    Update User Information <CLICK HERE> 1102

Acct. Summary    Request Payment

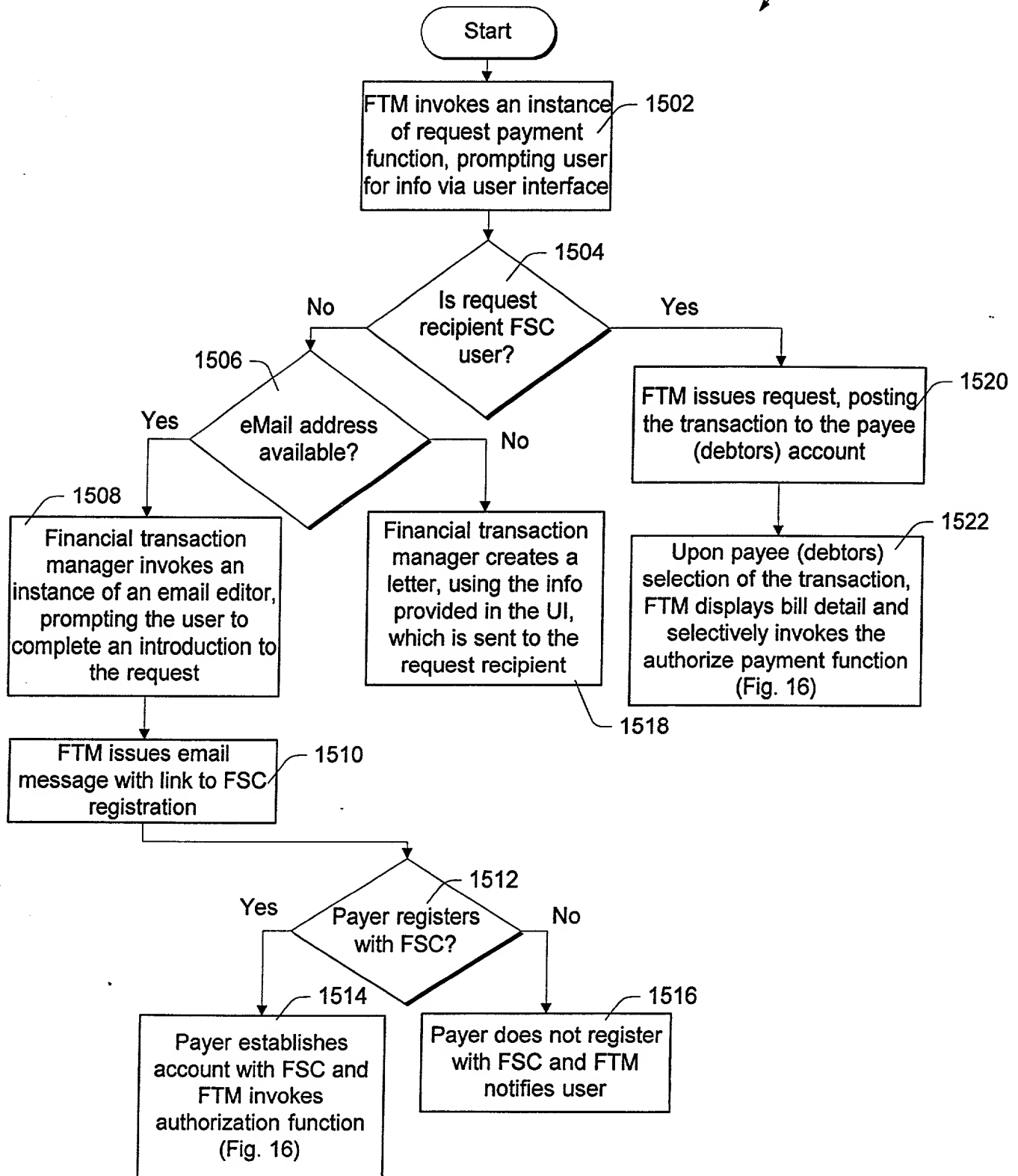
Bill Detail    Participant\_List ▼    \$125.00 ▼

**Request Pmt.**    Transaction\_ID 1606    1602    1604

Initiate Payment    Re: Hi Jerry, just a reminder that you owe me \$125.00 for the ScreamingRage concert Tix. Please just send the money to this account 1508

Customer Service    Send    New User    Cancel

1610    1612    1614

*Fig. 15***1500**

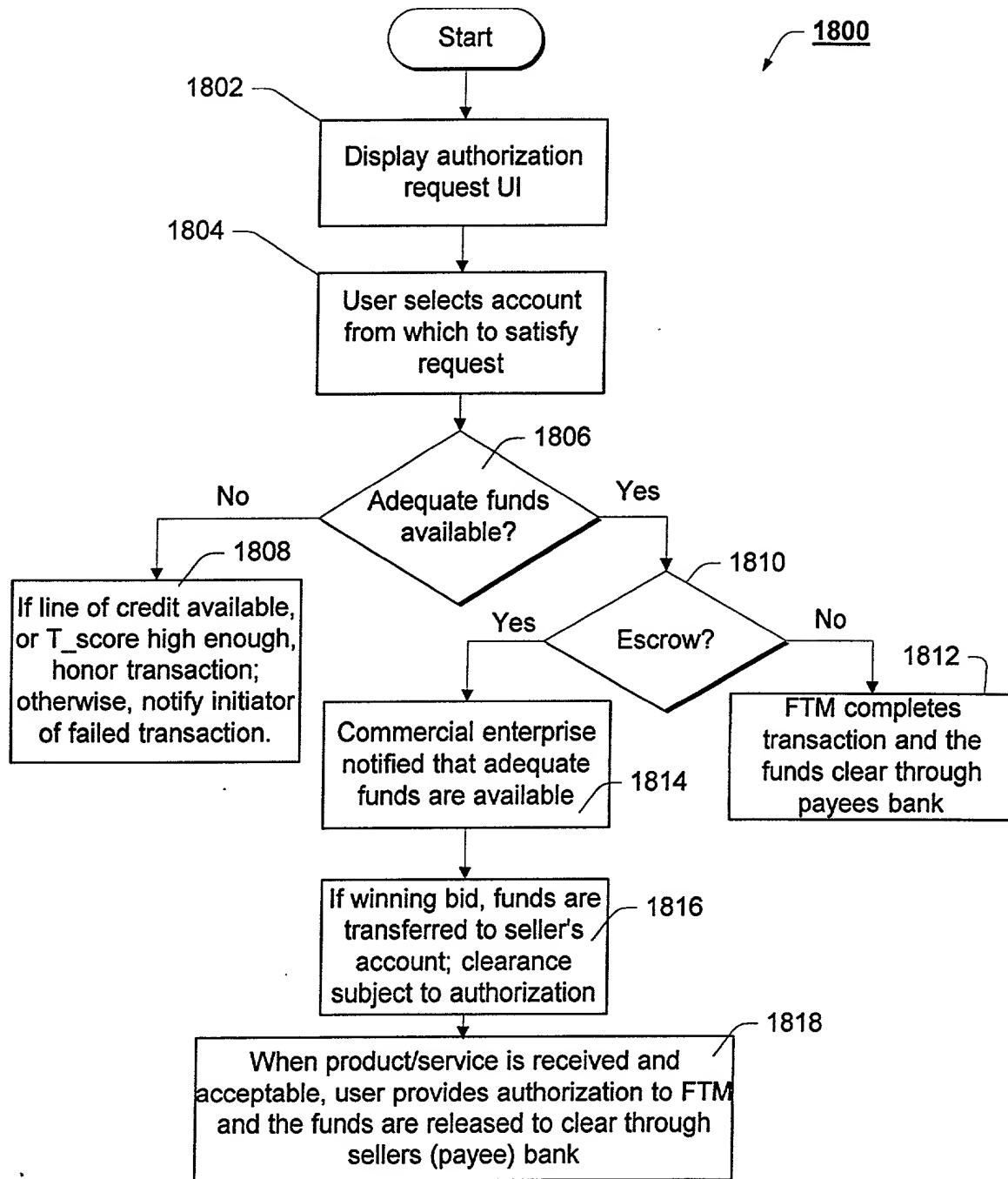
*Fig. 18*

Fig. 19

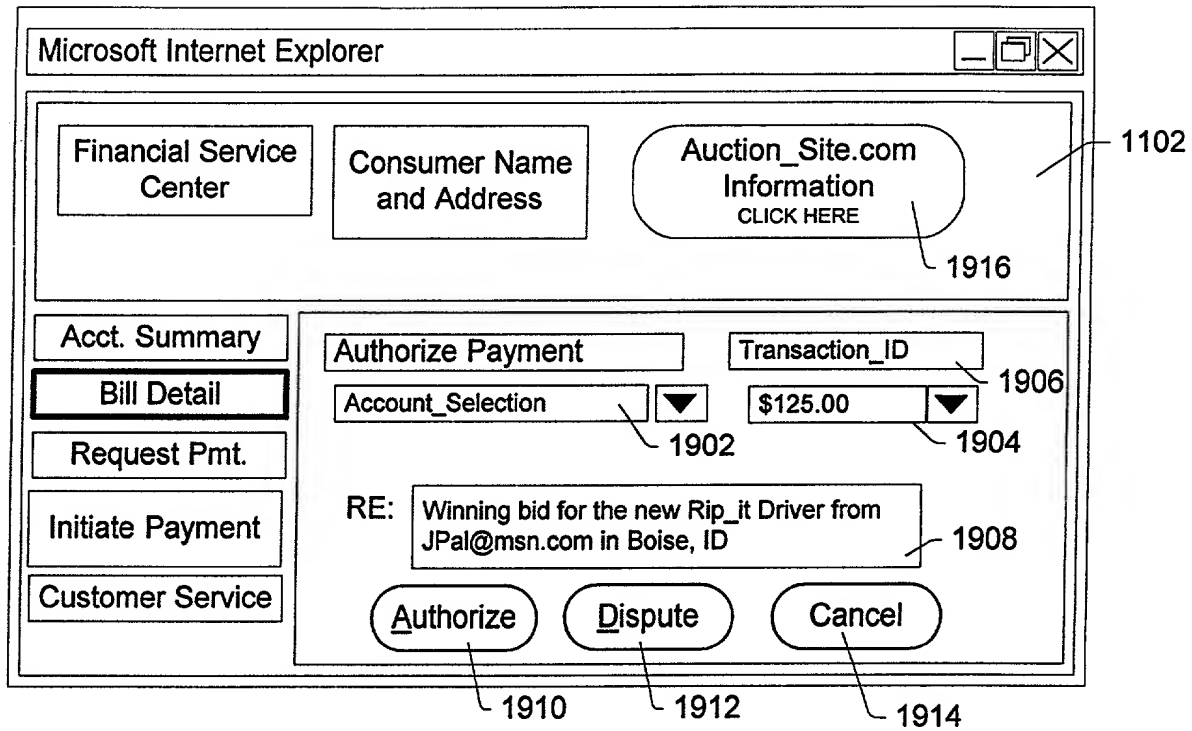


Fig. 21

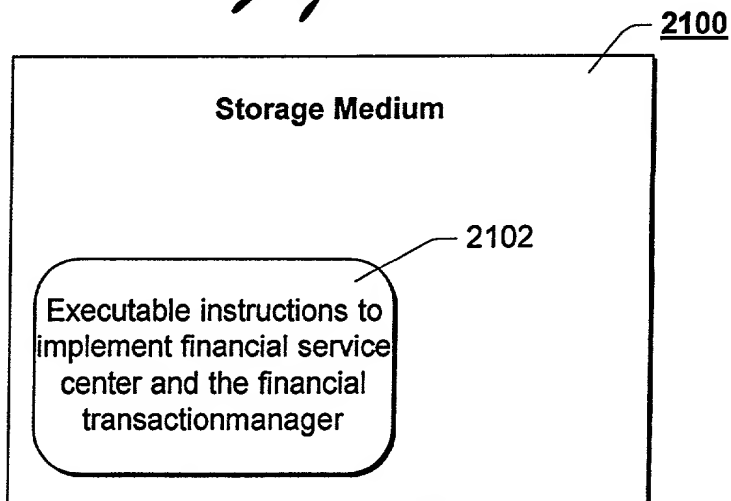




Fig. 20

2000

